Project Design Phase-II
Solution Requirements (Functional & Non-functional)

Date	03 October 2022
Team ID	PNT2022TMID35547
Project Name	Project - Smart Lender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	4 Marks

Functional Requirements:

Following are the functional requirements of the proposed solution.

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	User Input	• Selecting the type of loan • Filing the necessary details
FR-2	Eligibility of Loan	• Loan Approval • Loan Rejection
FR-3	Check for approvable amount of loan	• Maximum Eligible loan Prediction
FR-4	Chatbot	• Clarifying user's doubts.

Non-functional Requirements:

Following are the non-functional requirements of the proposed solution.

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	• Easy to use and self-explaining website. • Easy navigation between pages. • Simple structure for faster access.
NFR-2	**Reliability**	• Ensembling the outputs of various ML models.
NFR-3	**Performance**	• Web Based Application. • Ability to indicate user inputs of erroneous data types.
NFR-4	**Availability**	• Application is available 24 / 7 as it is hosted on IBM cloud. • Simple web browser is enough to access the website.
NFR-5	**Scalability**	• Can be extended for other types of loans. • Aadhar and PAN verification can also be implemented.